

Capitol Region Affordable Housing Assessment

November 2021
Revised January 2022





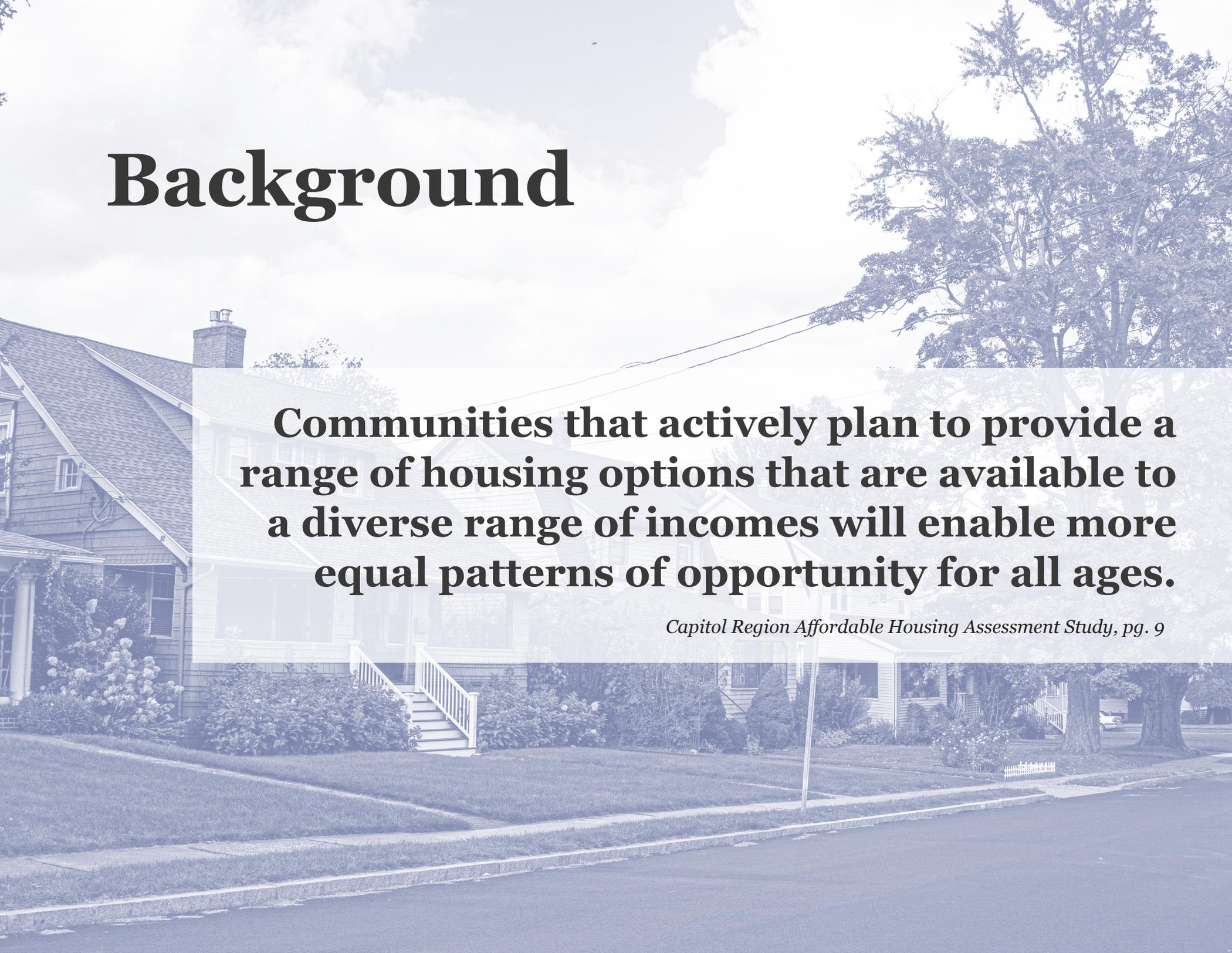
Created by the Capitol Region Council of Governments, 2021-2022

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Background

A blue-tinted photograph of a residential street. In the foreground, there is a paved road and a concrete curb. Behind the curb is a grassy lawn. In the middle ground, there are several houses with varying architectural styles, including a prominent two-story house with a chimney and a porch. Large trees are visible in the background, and the sky is filled with soft, white clouds. The overall scene is a typical suburban neighborhood.

Communities that actively plan to provide a range of housing options that are available to a diverse range of incomes will enable more equal patterns of opportunity for all ages.

Capitol Region Affordable Housing Assessment Study, pg. 9

Background

Per Connecticut General Statute section 8-30j, all Connecticut municipalities are required to prepare and adopt an Affordable Housing Plan by July 2022. Once adopted, these plans must be maintained and amended every five years. These plans are intended to help address the lack of affordable housing in many of our municipalities. Unlike CGS section 8-30g which created the appeals procedure where courts may override local zoning denials of affordable housing proposals when a municipality has less than 10 percent of its housing stock as affordable (per the definition below); section 8-30j allows municipalities to better address affordability goals consistent with their plans by emphasizing the use of data and encouraging proactive conversations about affordable housing, thereby avoiding a reactive and often contentious appeals process.

These plans are also meant to help correct decades of institutional racism and discrimination in access to quality affordable housing. The processes of redlining and racially exclusive deed-covenants set back black and people-of-color (POC) families, especially in the post-World War II housing

boom. This in turn hindered many minority families' ability to build generational wealth from the resulting post-war economic gains. The affected communities have still not recovered from these practices and need near-term affordable housing solutions and long-term affordable home ownership opportunities to help narrow the racial wealth gap.

The issues around housing affordability are now exacerbated by:

- Young adults who deal with stagnant wages, student loan debt, and housing cost burden.
- An increasing elderly population who likely are on fixed incomes, need greater medical care, and may be unable to transport themselves.

As a result, the state of Connecticut has mandated several legal changes in recent years with the goal of increasing affordable housing options for a variety of incomes and backgrounds. In addition to the laws around 8-30j, new legal changes occurred in 2021 to expand the role of accessory dwelling units, multi-family, and middle housing can play in affordable housing.

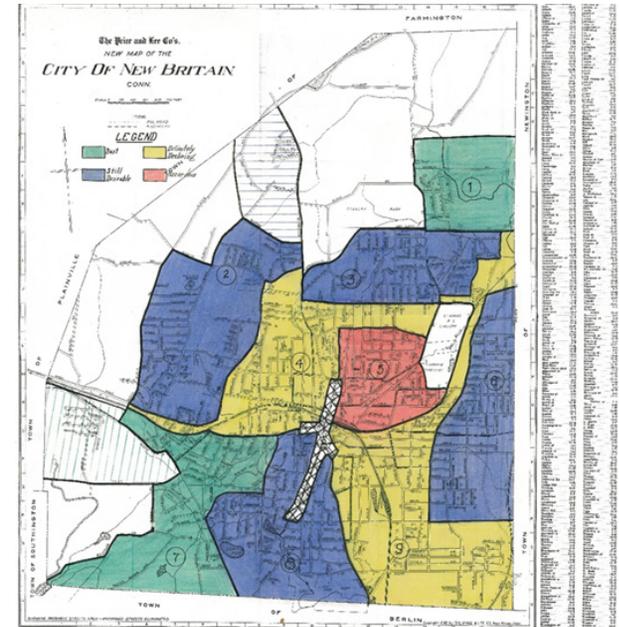
History of Housing in Capitol Region

Connecticut has some of the highest concentrations of extreme poverty and wealth in the nation.¹ Within the CRCOG region, Hartford is one of the top twenty metro areas with the highest increases in levels of income segregation, the uneven geographic distribution of families of different income levels, since 1970.² Income segregation can lead to inequality of social outcomes; disparities in the quality of public amenities and services such as amount and access to quality green spaces and well-funded schools offering quality education. Therefore, addressing this issue is critical since patterns of income segregation become issues that “limits opportunities of low-income children for upward social and economic mobility and reinforces the reproduction of inequality over time and across generations.”³ Communities that actively plan to provide a range of housing options that are available to a diverse range of incomes will enable more equal patterns of opportunity for all ages, and especially for children. So how did we get here? We can

better understand how Connecticut cities and towns, including those of the Capitol Region, became this way by looking at the legislation and regulations of our past.

In 1933, President Franklin D. Roosevelt helped pass the Home Owners’ Loan Act- legislation that was meant to help lift some of the financial burden Americans were feeling during the Great Depression.⁴ Through this act, the Home Owners’ Loan Corporation (HOLC) was created. This corporation proceeded to create “residential security” or “**mortgage security**” maps of major U.S. cities that were then used by loan and real-estate professionals to consider the mortgage lending risk depending on the area of the city.

An analysis of these maps by the National Community Reinvestment Coalition has shown that the “desirable” highly graded areas of these cities had a majority non-Hispanic White population, whereas the “declining” and “hazardous”



These mortgage security maps measured mortgage security by the neighborhood's quality of housing, the recent history of sale and rent values, and by the **racial and ethnic identity and class of the residents**, which was the key factor.

areas had populations that consisted mostly of people of color, as well as immigrants. Neighborhoods that received the highest grade were colored green on the maps and signified to banks and mortgage lenders a minimal risk. The lowest grade was colored or lined in red, hence the name **redlining**, signifying to mortgage lenders that the area should be refused loans, or made on a conservative basis.⁵ The higher-grade areas also had greater percentages of residents with middle-to-upper income, whereas the lower-grade areas had greater percentages of lower-to-moderate income.⁶

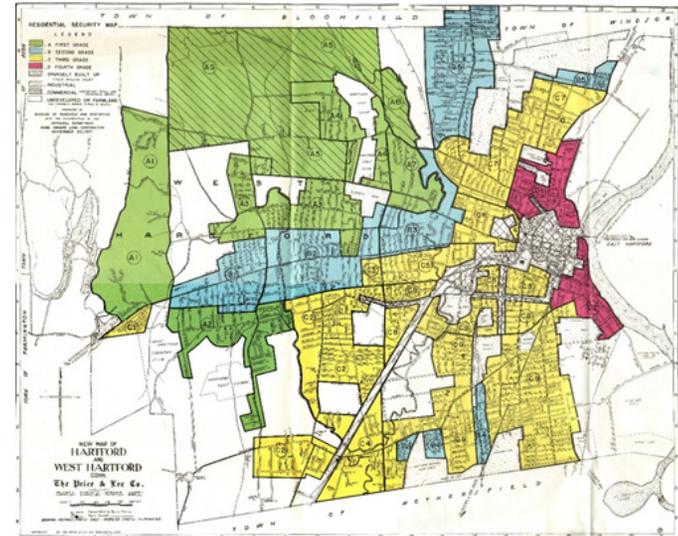
In the aftermath of the World War II, there was an economic and population ('baby') boom – the population shifted and expanded, creating vast, sprawling suburban areas. Through these processes the HOLC and the Federal Home Loan Bank Board protected and expanded housing and home ownership – but this was true mostly only for White “assimilated” Americans. This made it extremely

difficult and sometimes impossible for immigrants and especially people of color to become homeowners and “helped codify and expand practices of racial and class segregation”.⁷

Some of the content and language included in area descriptions included the percentages of “foreign-born” and “negro” in the area; and clarifying remarks where descriptions of the

holders and they will no longer lend in this section.” Another description of area D-3, an area predominantly inhabited by Italian immigrants, read, “Dwellings throughout the area include everything from shacks to two-family and an occasional triple. All are in poor condition and evidence no pride of ownership. The entire area is shunned by lenders and may be classed as ‘hazardous’.”⁸

Redlining | Term used to signify to mortgage lenders that an area should be refused loans or made on a conservative basis. The lowest grade areas were colored or lined in red and generally contained people of color and immigrants.



area were given. The description for area D-1 in Hartford read, “The city’s oldest residential section which has gradually drifted into a slum area now mainly occupied by Negro... There has been a sizeable amount of demolition on the part of institutional

See Appendix A for Neighborhood Description of a “redlined” neighborhood.

The ability to purchase a home after World War II was likely a key factor in the building of wealth for

Americans. Consequently, the denial of housing loans to Black Americans and immigrants, among others, made it difficult for them to build generational wealth – wealth that we can see today is disproportionately held by select populations. And while the practice of redlining no longer formally exists in America, the repercussions of it are still being felt in Connecticut and the Capitol Region today. Redlining as well as deed restrictions and exclusionary zoning barriers geographically limited Black homeownership, in some cases helping to create predominantly Black neighborhoods.

Today, homes within these majority-Black neighborhoods are consistently devalued when their owners go to sell or refinance. A 2018 study

by the Brookings Institution found that across all majority black neighborhoods, owner-occupied homes are undervalued by \$48,000 per home on average.⁹ This devaluation can have additional impacts when home equity is tapped for college funding, family emergencies, and other such situations where an undervalued home is somehow worth less with all else being equal. How does providing affordable housing offer a solution to this situation? While better checks and balances need to be developed in the real estate profession, by providing a variety of housing cost options, we can start to desegregate housing within our census tracts and make this devaluing practice by assessors – whether purposeful or ingrained – more difficult to

accomplish.

In addition to racialized disinvestment and devaluing, all residents need to contend with the fact that, the cost of living has continually increased over time while wages have stagnated (and “what wage gains there have been have mostly flowed to the highest-paid tier of workers”¹⁰). While the federal minimum wage has not changed from \$7.25 since 2009, Connecticut has made strides towards increasing wages for minimum wage workers. In 2019, Connecticut signed into law minimum wage increases that will take our minimum wage from the current \$12.00 per hour and will increase minimum wage by a dollar each year until it reaches \$15 per hour by 2023. That said, the State



The US Department of Housing & Urban Development defines **cost-burdened families** as those “who pay more than 30% of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50% of one’s income on rent.

Keep in mind however, that **the 30% rule does not capture the full picture** of a persons ability to pay for housing. Using only **a ratio of income oversimplifies the issue of housing affordability** - 30% of someone’s income who makes \$200,000 per year is very different than someone who only makes \$40,000, the ratio is the same but their realities are not.

minimum wage is not a living wage for most Connecticut residents. Homeowners with mortgages in the Capitol Region suffer from housing cost burden; 29% of homeowners in Hartford County and 26% in Tolland County. Housing cost burden is even higher for renters with 27% of renters in Hartford County and 48% of renters in Tolland County considered housing cost burdened.¹¹

Another benchmark to consider would be an individual's "housing wage." The term housing wage is defined as the wage needed to afford a two-bedroom apartment and assumes a full time job working 40 hours per week, 52 weeks per year, without paying more than 30% of income on rent and utilities.

In order to afford a two-bedroom apartment in Connecticut, an individual needs to earn approximately \$26.42 per hour, or \$54,956 annually. This is the equivalent of working 96 hours – or 2.4 full-time jobs – per week at minimum wage.¹²

The Capitol Region's housing wage is \$23.65 per hour (nearly \$50,000 annually), slightly lower than the

state average. The median household incomes for renters in both Hartford and Tolland counties are still well below the regional housing wage at \$38,000 in Hartford County and \$41,000 in Tolland County.¹³

Young families and single adults in Connecticut are not only facing stagnating wages and inflated housing costs, but also high student loan debt, transportation costs, and more. Without access to affordable housing, many young adults in Connecticut will continue to be cost-burdened – leaving little money for other expenses and forcing many to leave the state in search for a lower cost of living.

Attractive affordable housing development built in 2018 (ongoing) in Hartford, CT.



Distinguishing Between “Affordable Housing” and “Housing Affordability”

While both “affordable housing” and “housing affordability” use the 30% of income measurement to define the affordability of housing, the two terms are not interchangeable.

Housing affordability, as described by the U.S. Department of Housing and Urban Development, is often measured in terms of percentage of income. Since 1981, the standard for owner-occupied housing has been 30% of income in order to ensure that households can also afford other nondiscretionary costs.¹⁴ Approximately 38% of Hartford county and 3% of Tolland County are cost-burdened, of which almost 50% are renters in both Hartford and Tolland counties.¹⁵ While this measurement of housing affordability is standard for the U.S., there are many other factors that are not considered. For example, there may be households who pay 30% or less of their income in housing, but they may be commuting greater distances to work and paying higher amounts in transportation costs to afford their

home.¹⁶ Conversely, some moderate- or high-income householders may be purposely renting or purchasing homes that are more expensive because of their personal preferences for housing, which then falls into the housing cost burdened category.¹⁷

Affordable housing – which also uses the 30% of income threshold – can include naturally occurring affordable housing (NOAH), which tend to be older housing units or



Twenty-two unit development of 55+ housing on Stillman Walk in Wethersfield, CT

out of style housing units but more commonly is thought of as subsidized housing.¹⁸ Affordable housing can be subsidized in a number of ways, including but not limited to:

a developer providing subsidy or acquiring land below the market value and passing those savings on to tenants; low income housing tax credits (LIHTC), and Section 8 or other voucher programs.¹⁹ LIHTCs provide tax incentives to acquire, construct, and rehabilitate low income/affordable housing, whereas housing vouchers pay a subsidized amount to landlords on eligible rental properties. Both LIHTCs and housing vouchers help to reduce the cost of rent for tenants in different ways.

Though municipalities are tasked with creating new affordable housing plans or amending existing plans with updated housing needs for their residents, the plans will largely deal with housing affordability and may include affordable housing as part of the solution to fulfilling housing needs for the people in their towns.

New Affordable Housing Legislation & Requirements

Affordable Housing Plan – 8-30j
Effective July 24, 2017, Connecticut municipalities are required to prepare or amend and adopt an affordable housing plan once every five years – pursuant to Connecticut General Statutes, Title 8, Chapter 126a, § 8-30j. Given the date the statute became effective and the established time schedule, municipalities have until July 2022 to adopt an affordable housing plan, which includes a housing needs assessment of the municipality.

§ 8-30j also holds that municipalities may hold public informational meetings or organize other activities

to inform residents about the process of preparing the plan; municipalities must provide at least 35 days’ notice prior to the public hearing on the adoption of the plan, as well as provide access to the draft plan for public review before the hearing via the office of the town clerk and optionally on the municipality’s website.²⁰

Once the plans have been adopted, municipalities are required to regularly review and maintain their plans and must amend them every five years. The chief elected officials of municipalities that fail to comply will be required to submit a letter

to the Commissioner of Housing explaining why the plan was not amended.²¹

So, what is the difference between the new 8-30j legislation and the existing 8-30g? An important distinction is the idea of proactively planning for housing that is affordable (housing affordability) versus a requirement that a Town must provide a certain amount of affordable housing. Currently, towns can and have been adopting affordable housing on a case-by-case basis through Chapter 126a of § 8-30g of the Connecticut General Statutes, the “Connecticut Affordable Housing Land Use Appeals Procedure.” This section allows for an appeals procedure where courts may override local zoning denials for affordable housing proposals for municipalities where less than 10% of the housing stock in the town is affordable, unless the town has been granted a moratorium for “demonstrating progress towards the 10% goal.”²²



Through affordable housing plans, municipalities can “better address § 8-30g with thoughtful goals and actions that encourage development to avoid contentious applications by proposing development consistent with the town’s affordable housing plan”.²³

2021 Legislative Session Changes

The Connecticut State Legislature passed several laws during the 2021 session that made significant changes regarding land use. Specifically, Public Act No. 21-29 and Public Act No. 21-101 could have significant impacts to the future of affordable housing and therefore a summary of those changes have been included on the following page.



Public Act 21-29 Summary

- Requires all towns to permit the building of accessory dwelling units (ADUs) on residential zoned parcels without a special permit.
- Prohibits a cap on the number or percentage of multifamily housing (more than 4 units per building), middle housing (including duplexes, triplexes, and townhouses), and mixed-use housing units in a town.
- Sets parking maximums for new housing developments (for example: 1 space for a studio or 1 bedroom unit).
- Requires regulations to consider or address local and regional housing needs and to further the goals and purposes of the federal Fair Housing Act.
- Prohibits the denial of land use applications, including site plan approvals, special permits, special exceptions and other zoning approvals, based on a district's character unless expressed through explicit physical standards for site work and structures.
- Prohibits the denial of land use applications based on immutable characteristics such as source of income or income level of any applicant or end user.

Public Act 21-101 Summary

- Allows the Connecticut Housing Finance Authority to establish affordability incentive zones in municipalities that have not achieved the 8-30g 10% threshold.
- Incentivizes the purchase of homes within those municipalities with CHFA mortgages.

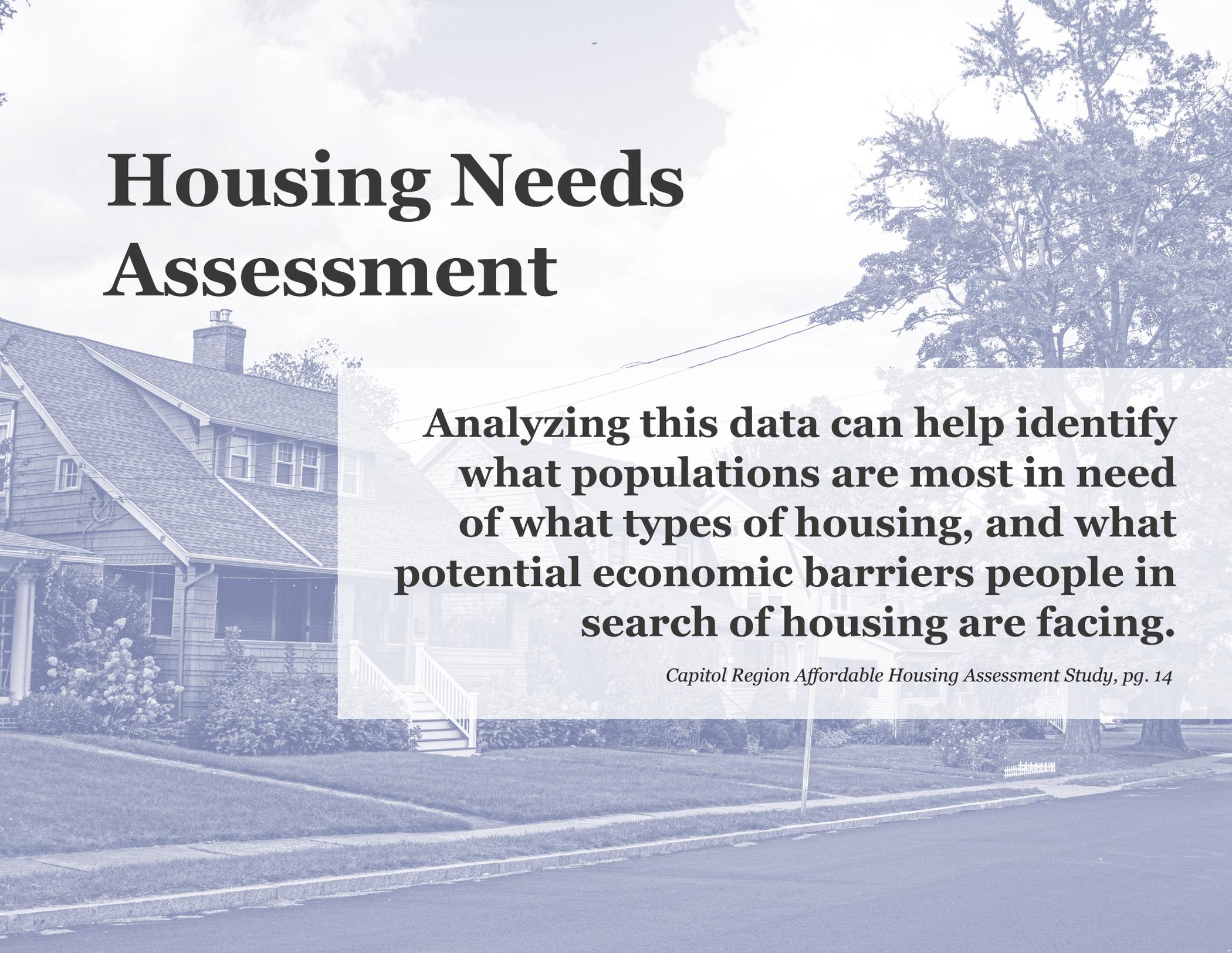
Benefits of Public Act 21-29

- ADUs can provide a lower cost entry to smaller living spaces. It can also be a possible remedy for affordable senior housing, where elderly people can live in smaller spaces with proximity to family.
- A lack of a cap on multifamily, middle, and mixed-use housing can provide greater density in towns. They are especially helpful when located near everyday essentials or public transit hubs; and can play a key role in transit-oriented development.
- Parking maximums provide greater space for housing units, benefiting developers who can build more units and future residents who have more units from which to choose.

Benefits of Public Act 21-101

- Will allow affordable home ownership opportunities in certain communities that have not achieved the 10% threshold.

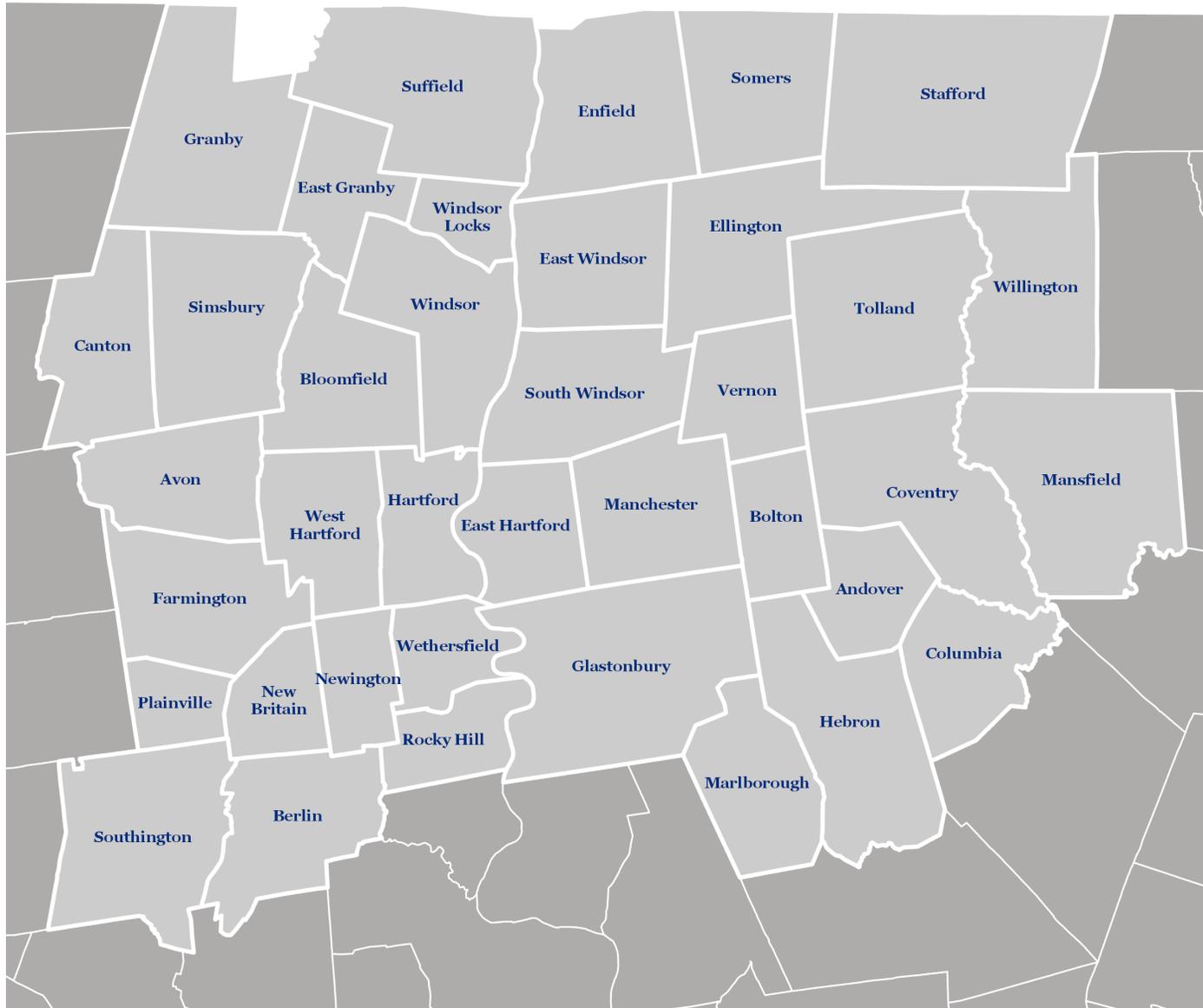
Housing Needs Assessment



Analyzing this data can help identify what populations are most in need of what types of housing, and what potential economic barriers people in search of housing are facing.

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To understand regional housing needs, the Capitol Region’s demographic, economic, and housing characteristics need to be identified. Analyzing this data can help identify what populations are most in need of housing and what types of housing, and what potential economic barriers people in search of housing are facing. Summarizing each of the following sections are some key takeaways from the data as well as potential solutions; keeping in mind that no two communities are the same and solutions that fit one community might not be appropriate for the context of another community.



Note: All census tract analysis maps include the Town of Union, which is outside the CRCOG Region but is included in a census tract shared with a part of Stafford.

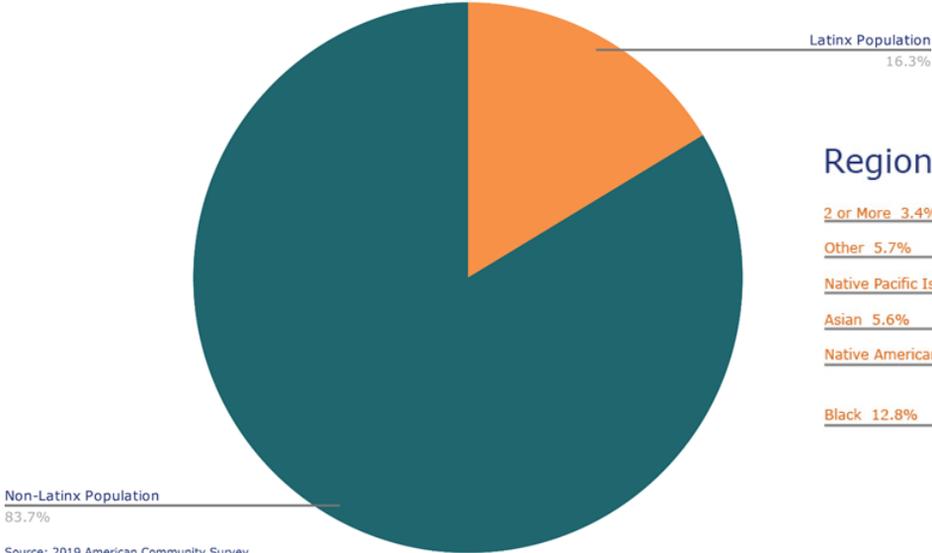
Demographics

Regional Overview

It is important to understand regionwide context of the Capitol Region before analyzing the specific topics. The Capitol Region has a total population of 971,871, according to the 2019 American Community

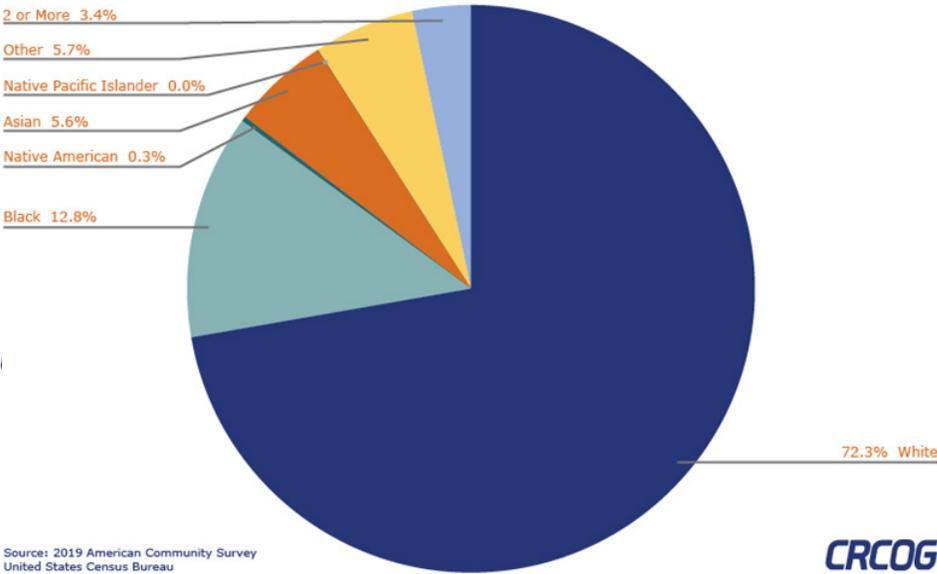
Survey from the US Census Bureau. This encompasses 27% of Connecticut's 3,575,074 people. The region's age and racial makeup is very diverse and consistent to those of the state's characteristics.

Region Wide Demographic Data - Ethnicity



Source: 2019 American Community Survey
United States Census Bureau

Region Wide Demographic Data - Race



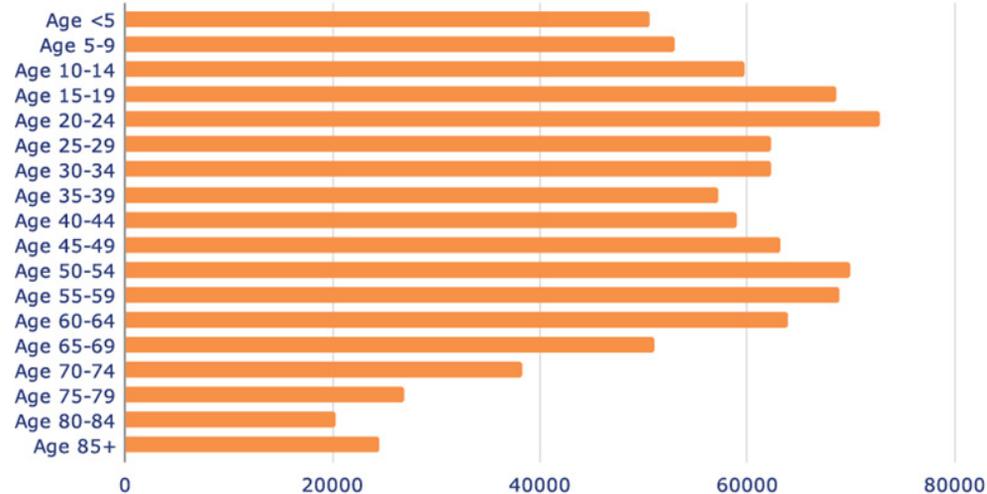
Source: 2019 American Community Survey
United States Census Bureau

Age

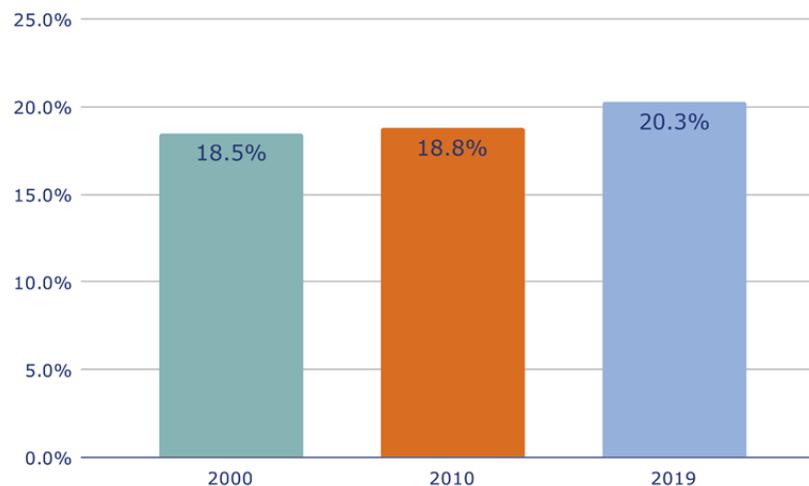
The Capitol Region has two main age groups with high needs for new housing arrangements: young adults and the elderly.

As a percentage of the population, the number of young adults (ages 20 to 34) has increased from 2000 to 2019, as seen in the table below.²⁴

Region Wide Demographic Data - Age



Percent of Regional Population - Ages 20-34



Source: 2019 American Community Survey
United States Census Bureau

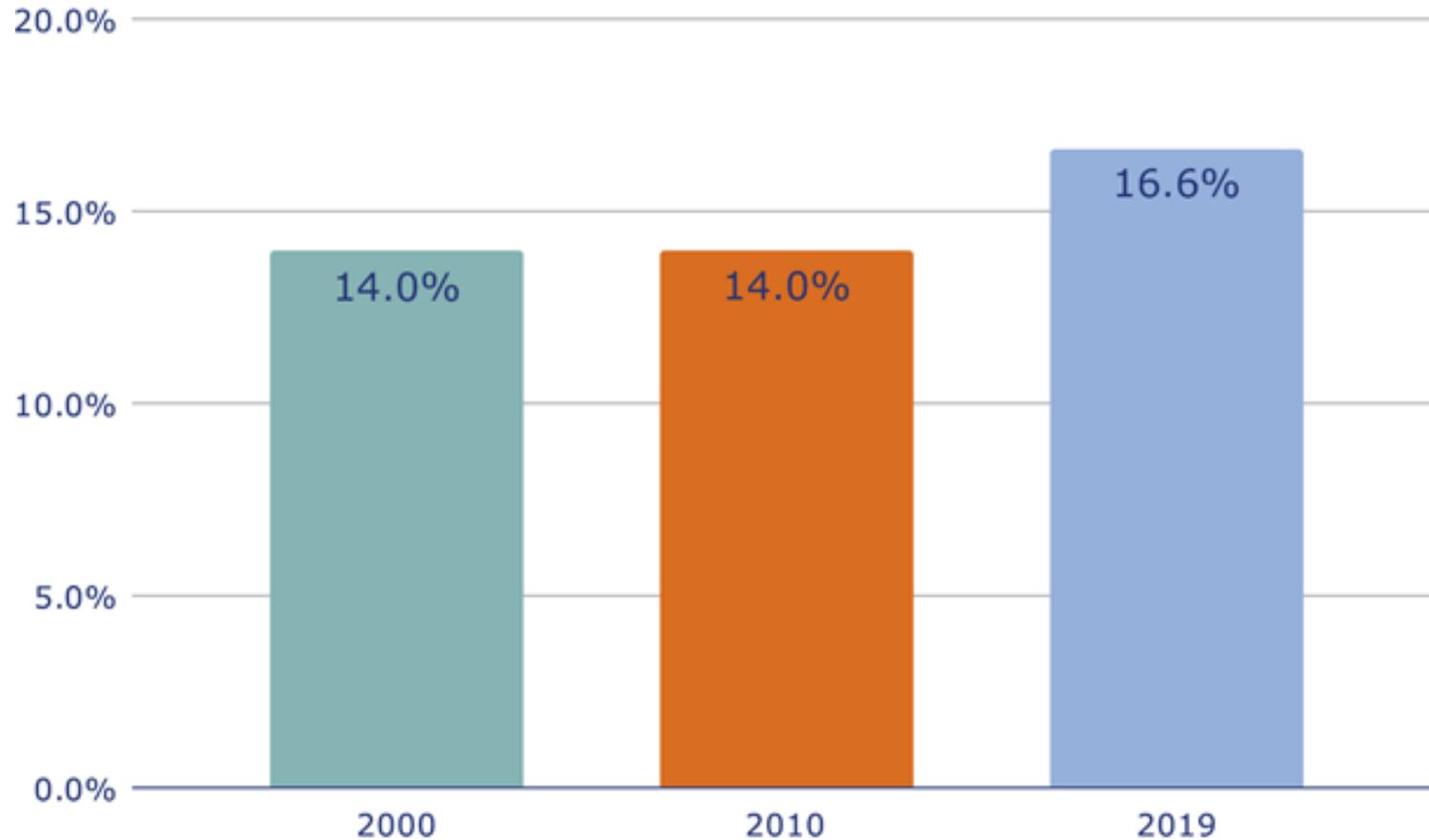


Things to Note:

- These increases in population ages 20-34 are consistent across all towns in the region. It is also a higher increase than the statewide trend, which rose from 18.8% to 19.2% in the same time span. Even when the highest outliers, Mansfield and Willington due to their proximity to UConn, are removed from the analysis, the increase is still higher than the statewide level.
- The data shows that more young people are staying in or moving to the region.

Meanwhile, elderly people as a percentage of population increased by a greater percentage from 2000 to 2019.²⁵

Percent of Regional Population - Elderly (65+)



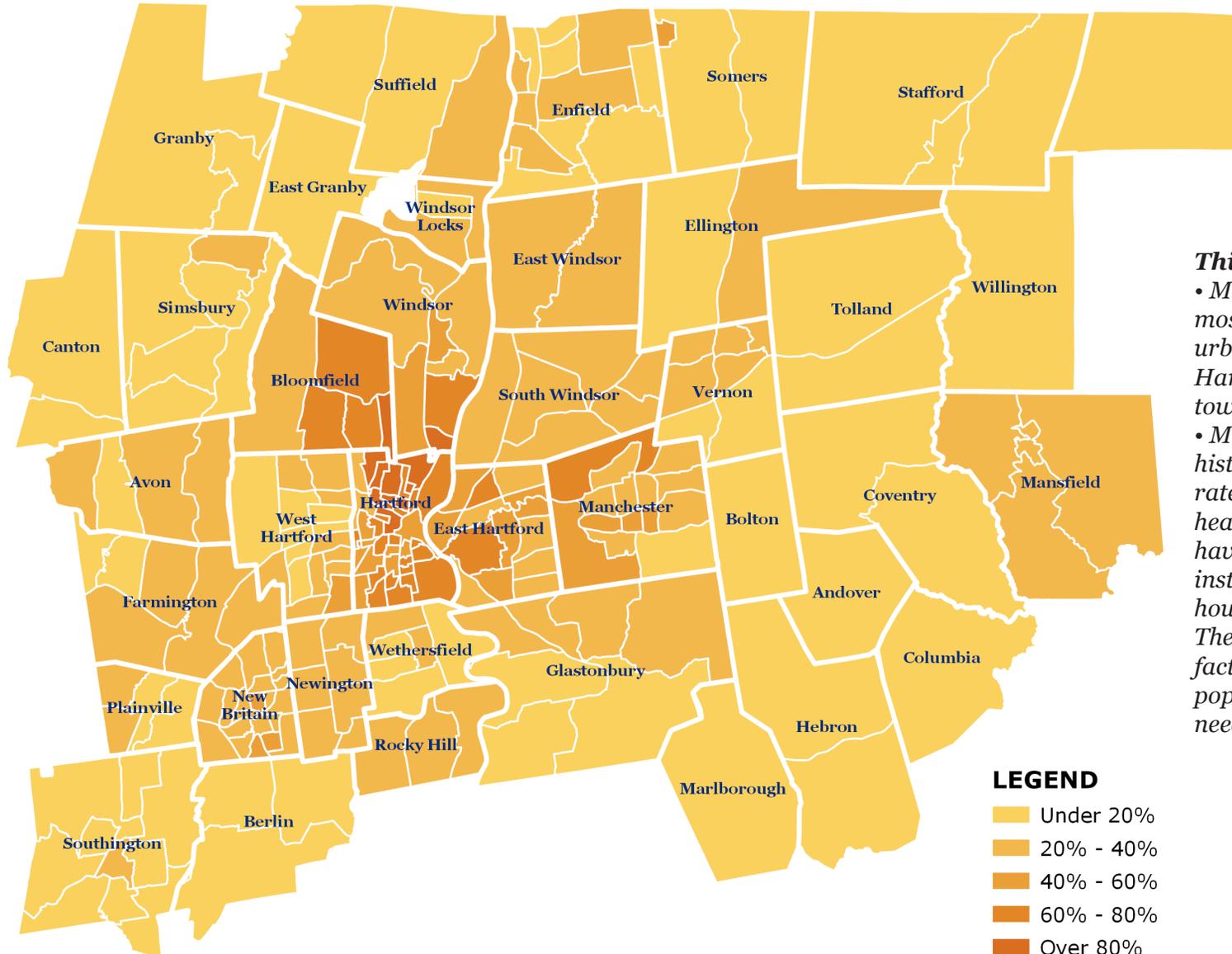
Source: 2019 American Community Survey
United States Census Bureau

CRCOG

Things to Note:

- The increases are consistent across most towns in the region.
- As the baby boomer generation ages, the portion of elderly population in the region will continue to rise in the coming decade. Increased senior housing options will become more important across the region as the trends continue.

**RACIAL MINORITY POPULATION
(% OF POPULATION)**



Things to Note:

- Minority populations are mostly located in more urbanized areas such as Hartford and the periphery towns.
- Minority populations have historically had greater rates of poverty, poor health, disability, etc., that have been exacerbated by institutionalized racism and housing discrimination. The combination of these factors has led to minority populations having a greater need for affordable housing.

LEGEND

- Under 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- Over 80%

Health

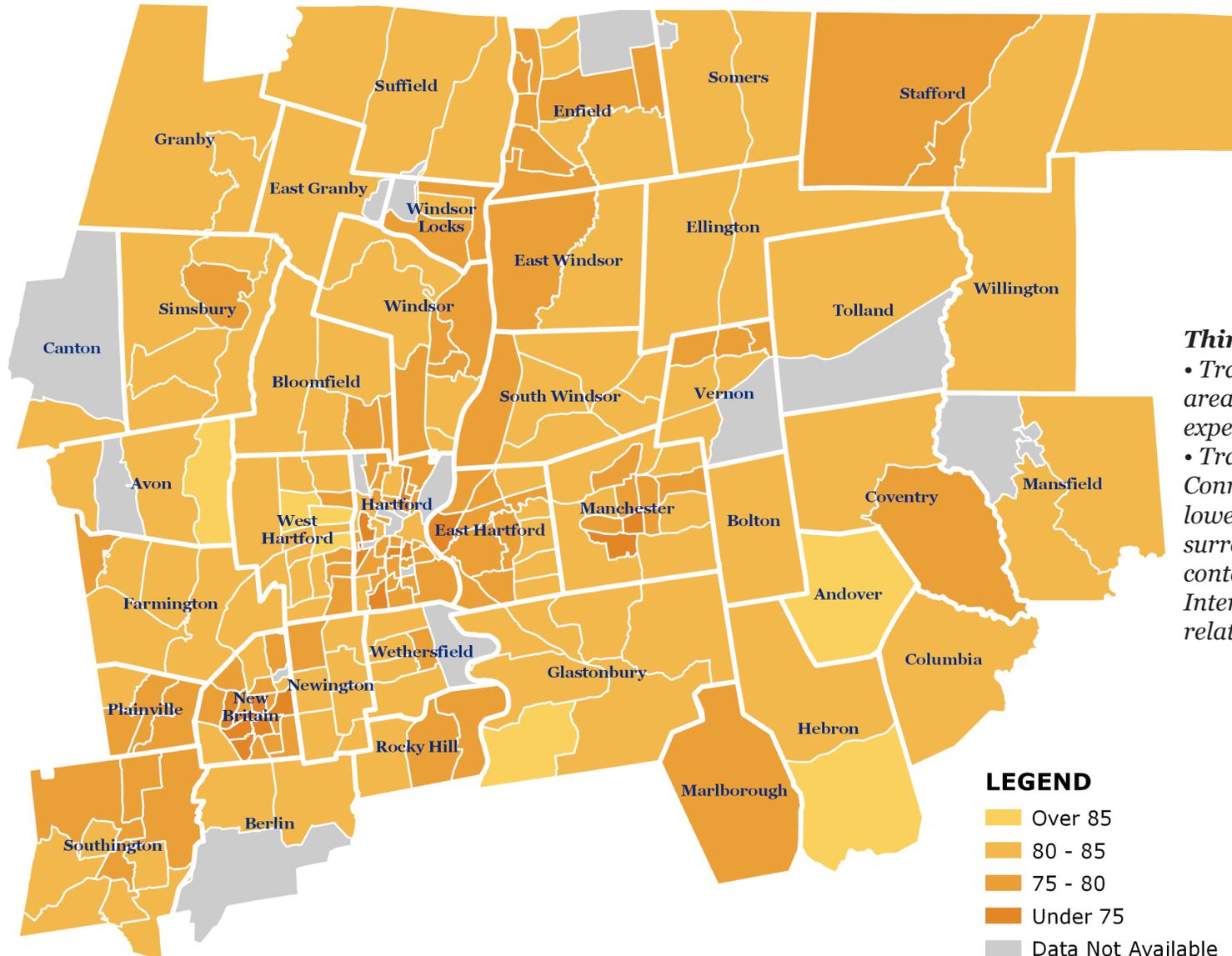
Health risks can be a major factor that has a high overlap with a need for affordable housing. Major long-term health problems will likely require high-cost medical treatment and/or shorten one's life expectancy.



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Source: 2019 American
Community Survey
US Census Bureau

AVERAGE LIFE EXPECTANCY



Things to Note:

- Tracts in higher population areas tend to have the lowest life expectancy.
- Tracts that are closer to the Connecticut River tend to have lower life expectancies than surrounding tracts. These tracts contain or are near the busy Interstate 91 corridor and its related pollution.

LEGEND

- Over 85
- 80 - 85
- 75 - 80
- Under 75
- Data Not Available

Marital Status

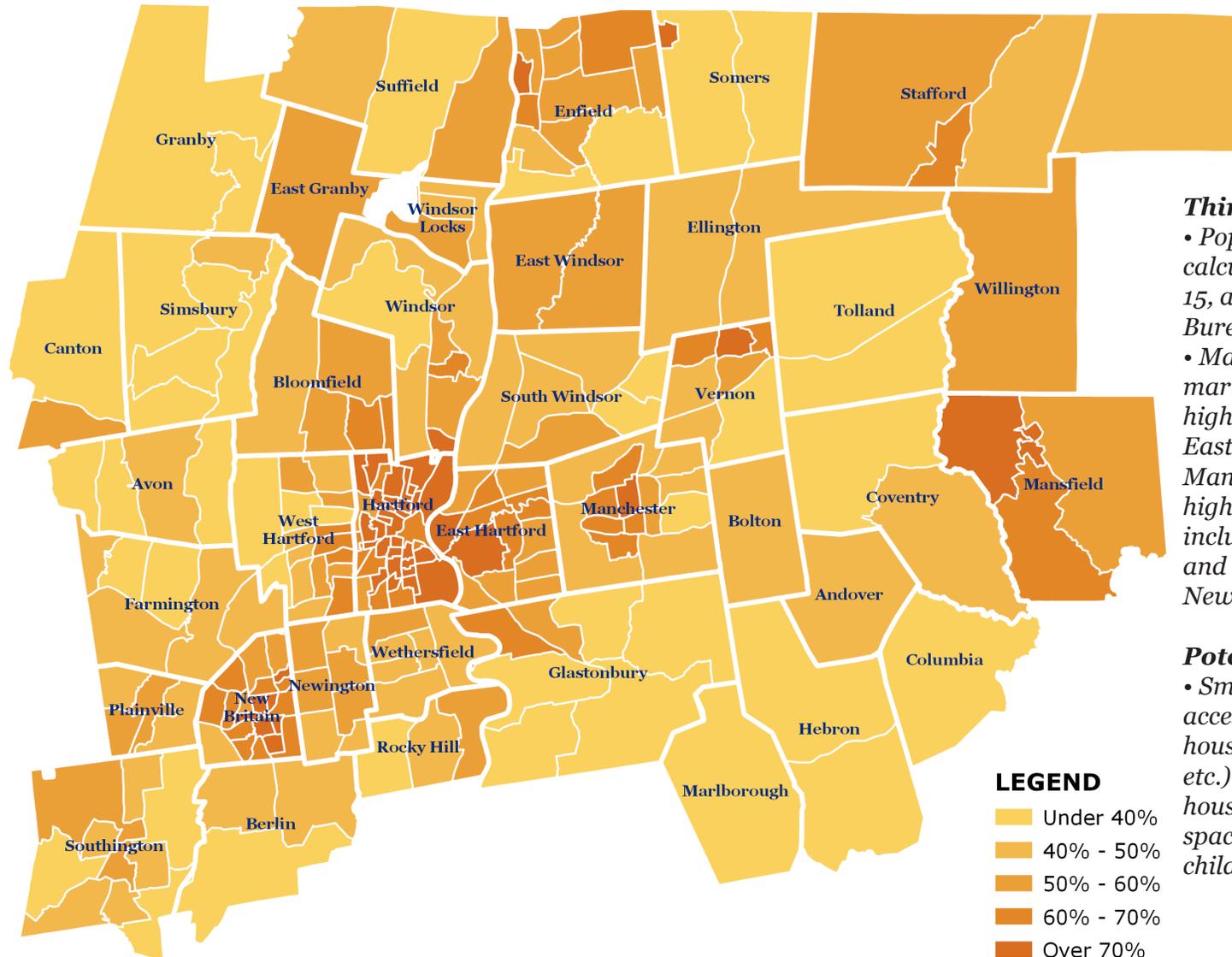
There is a significant need for affordable housing options for people who are not married, previously married, or separated. It is especially problematic if they work a low-wage job or have children.



CAPITOL REGION COUNCIL OF GOVERNMENTS

Source: 2019 American
Community Survey
US Census Bureau

NOT MARRIED, INCLUDING SEPARATED (% OF POPULATION)



Things to Note:

- Population for marital status is calculated as all persons over age 15, according to the US Census Bureau.
- Many people who are not married are also concentrated in high population areas (Hartford, East Hartford, New Britain, and Manchester) and around major higher education institutions, including the main UConn Campus and Central Connecticut State in New Britain.

Potential Solutions:

- Smaller housing units, including accessory apartments and middle housing (duplexes, triplexes etc.) can help provide lower cost housing with lower amounts of space, especially for those with no children.

LEGEND

- Under 40%
- 40% - 50%
- 50% - 60%
- 60% - 70%
- Over 70%

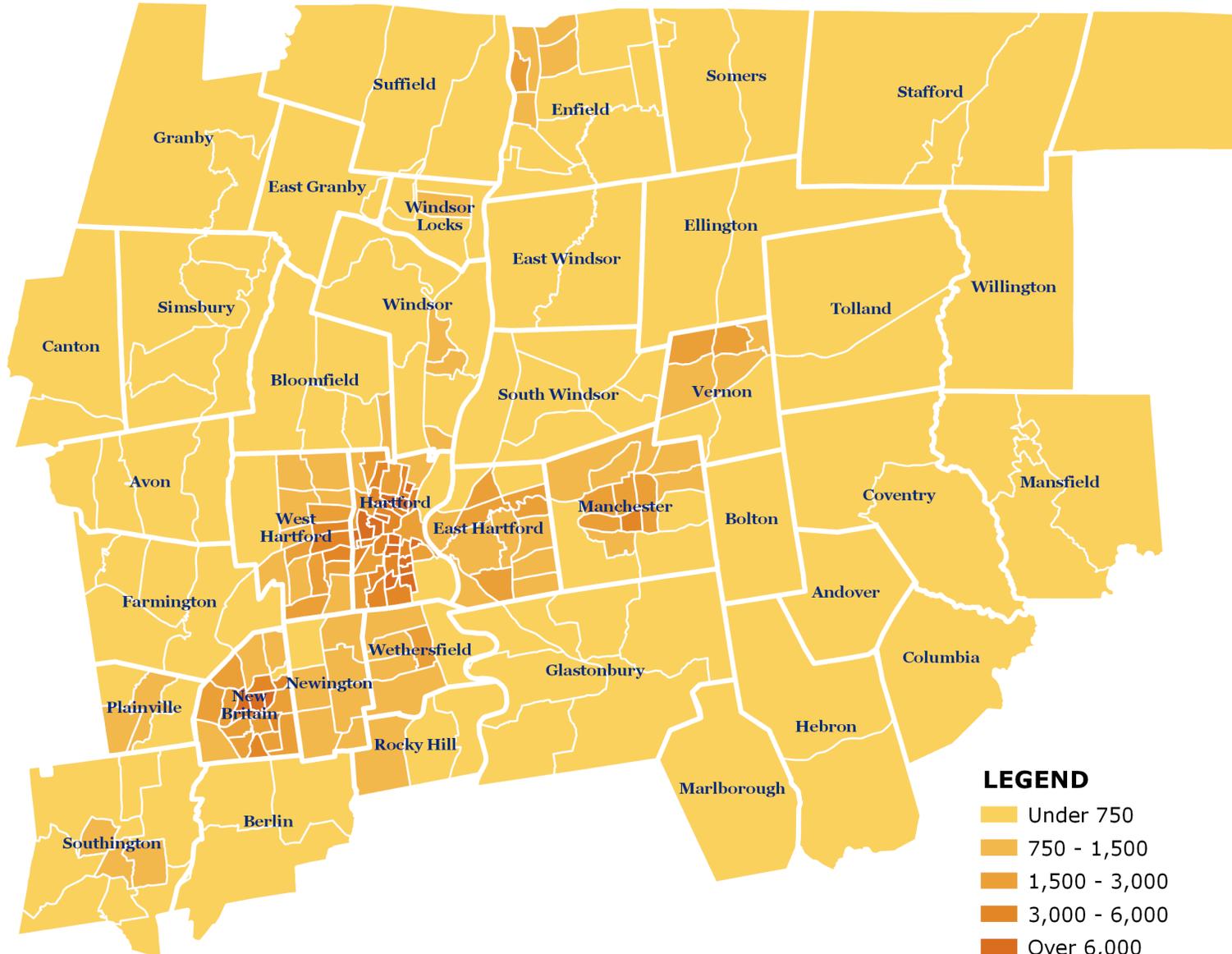
Housing Supply

Overall Housing

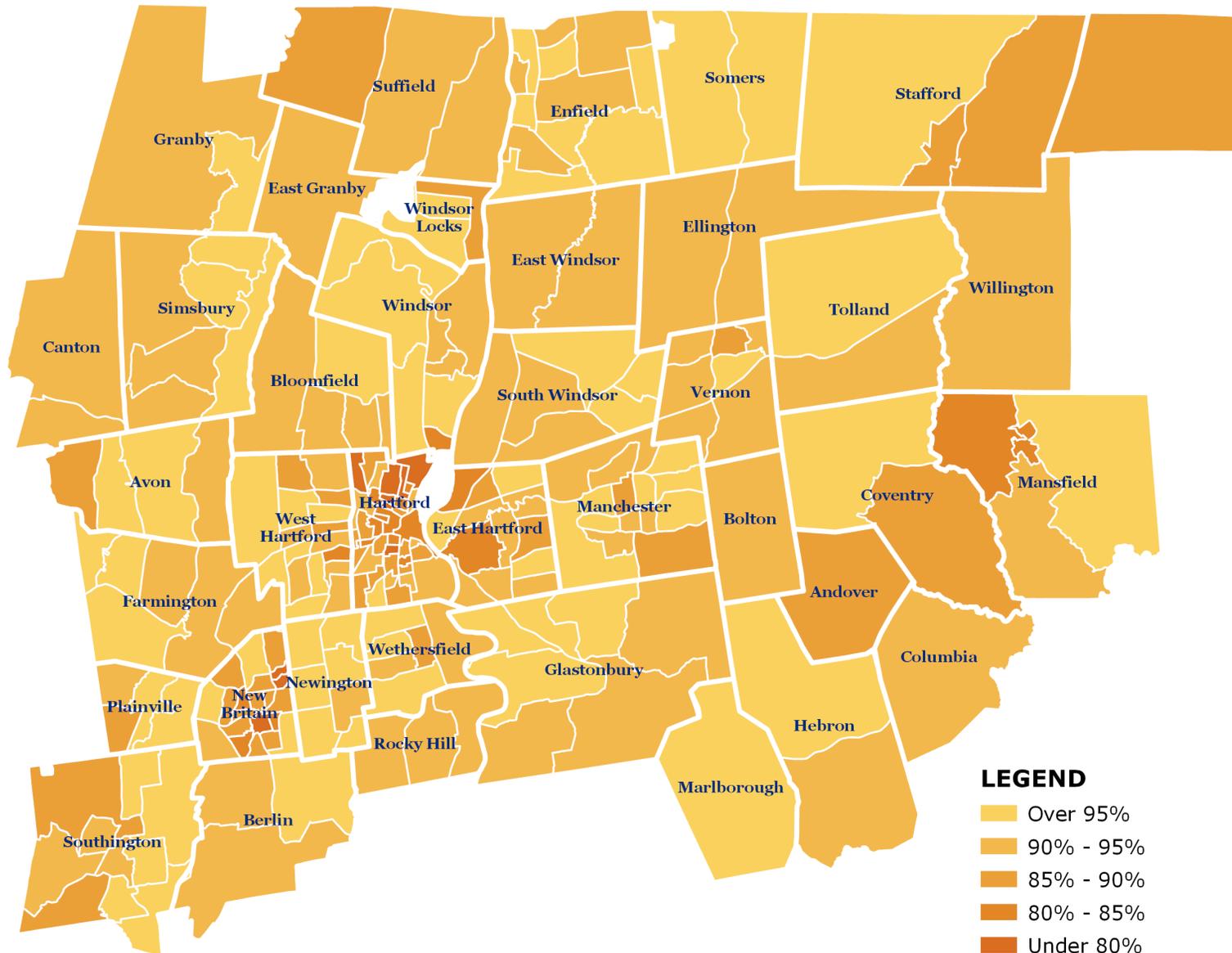
The member towns of the Capitol Region have a wide variety of overall housing stock. There is a total of 407,791 housing units across the entire region, or one unit of housing for every 2.38 people . The stock varies in age, size, and occupancy to accommodate a wide variety of people, families, and groups.



HOUSING DENSITY (UNITS PER SQ MILE)



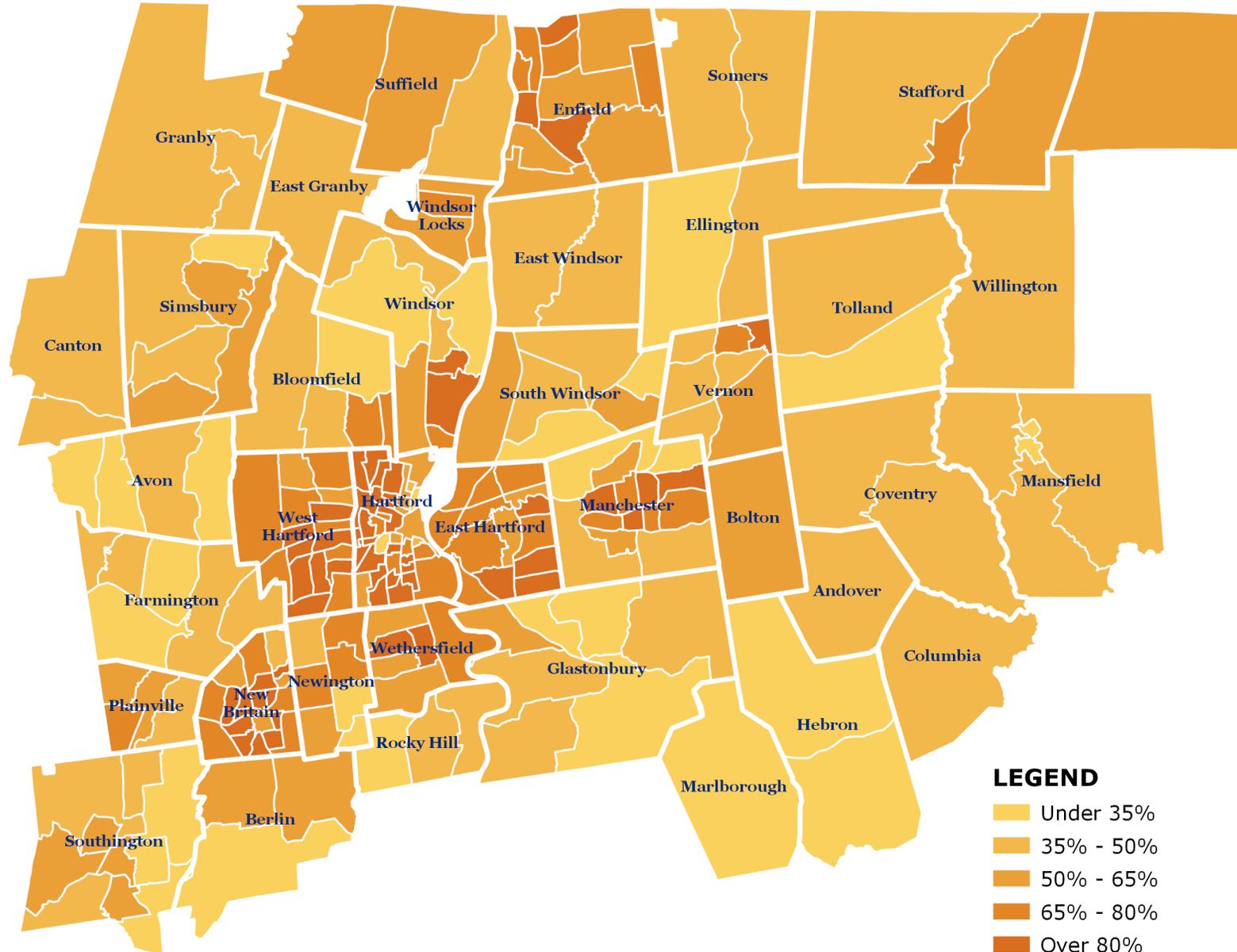
OCCUPIED HOUSING UNITS (% OF TOTAL UNITS)



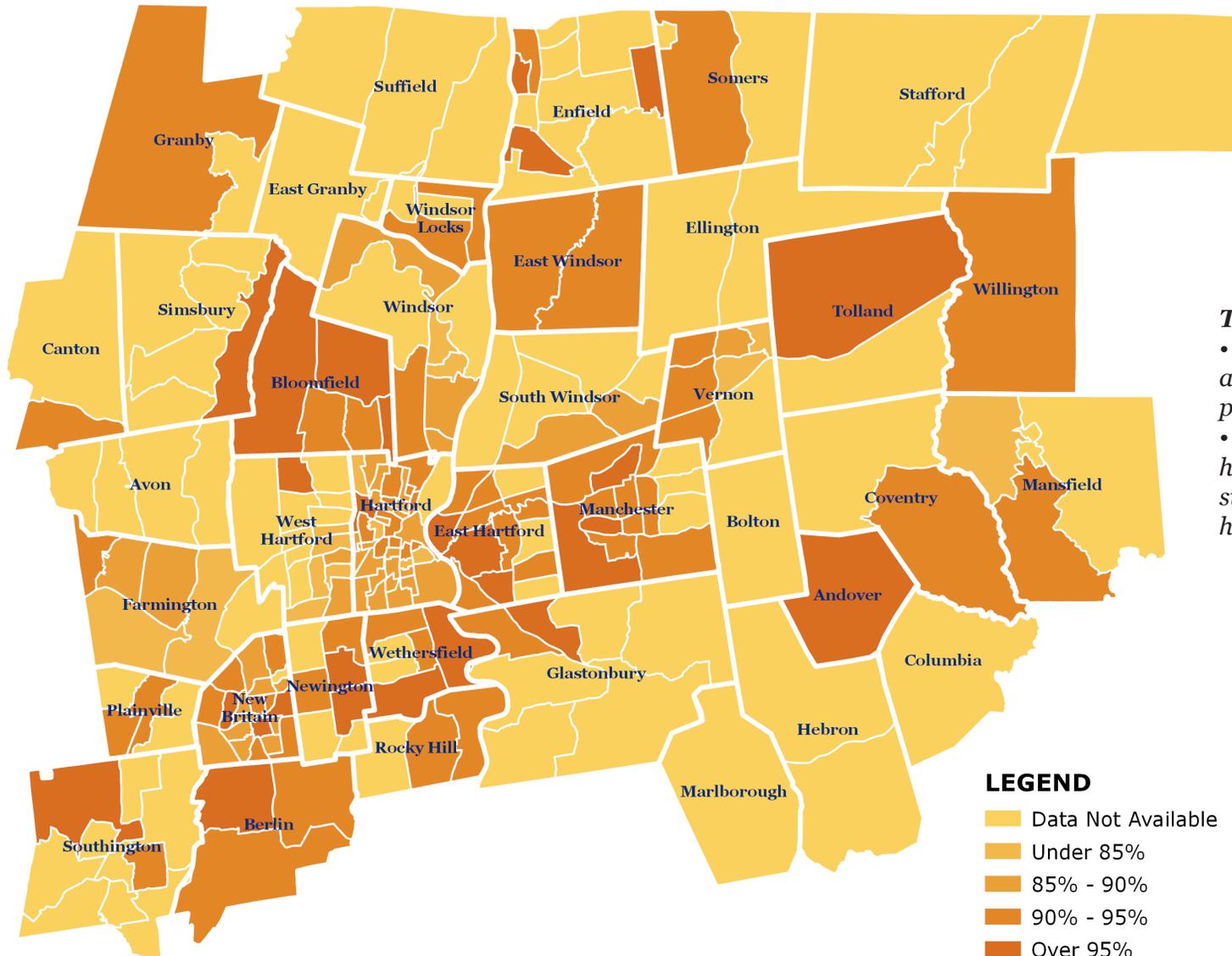
LEGEND

- Over 95%
- 90% - 95%
- 85% - 90%
- 80% - 85%
- Under 80%

HOUSING UNITS BUILT BEFORE 1970 (% OF TOTAL)



% SUBSIDIZED UNITS OCCUPIED



Things to Note:

- Subsidized housing units are concentrated in the high population cities and towns.
- The areas with some the highest concentration of subsidized housing units also have the most units unoccupied.

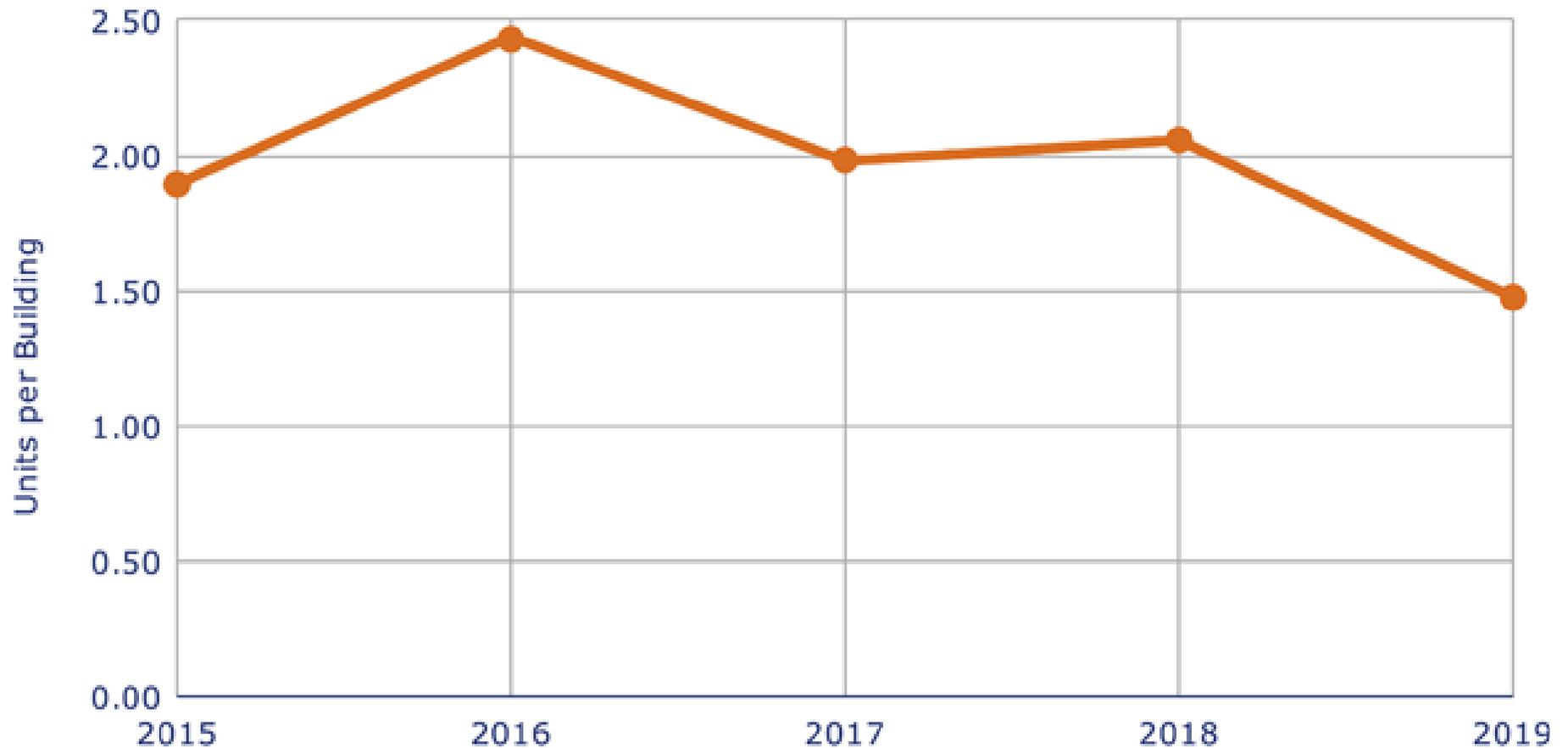
LEGEND

- Data Not Available
- Under 85%
- 85% - 90%
- 90% - 95%
- Over 95%

New Housing

The addition of new housing is important to growing the quality of housing stock in the region. A total of 711 building permits were issued, for 1,048 units built across the region in 2019. While the number of building permits issued is consistent over the previous 5 years, the number of units and units per building reached its lowest level over that span in 2019.

Number of Units per New Building Permit; CRCOG Region 2015 - 2019

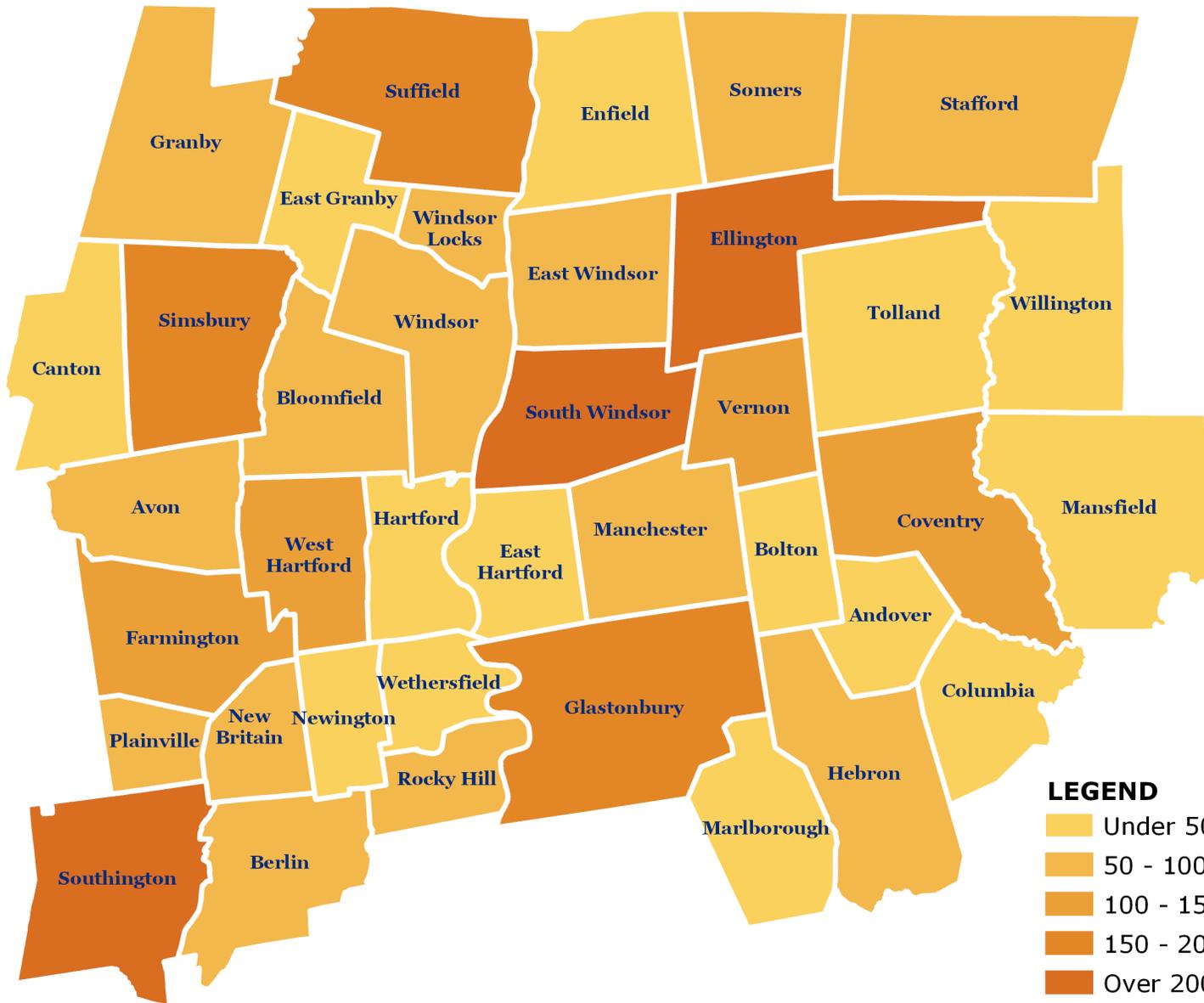


Source: United States Department of Housing and Urban Development



BUILDING PERMITS ISSUED - 2015-2019

Source: US Department of Housing & Urban Development



Things to Note:

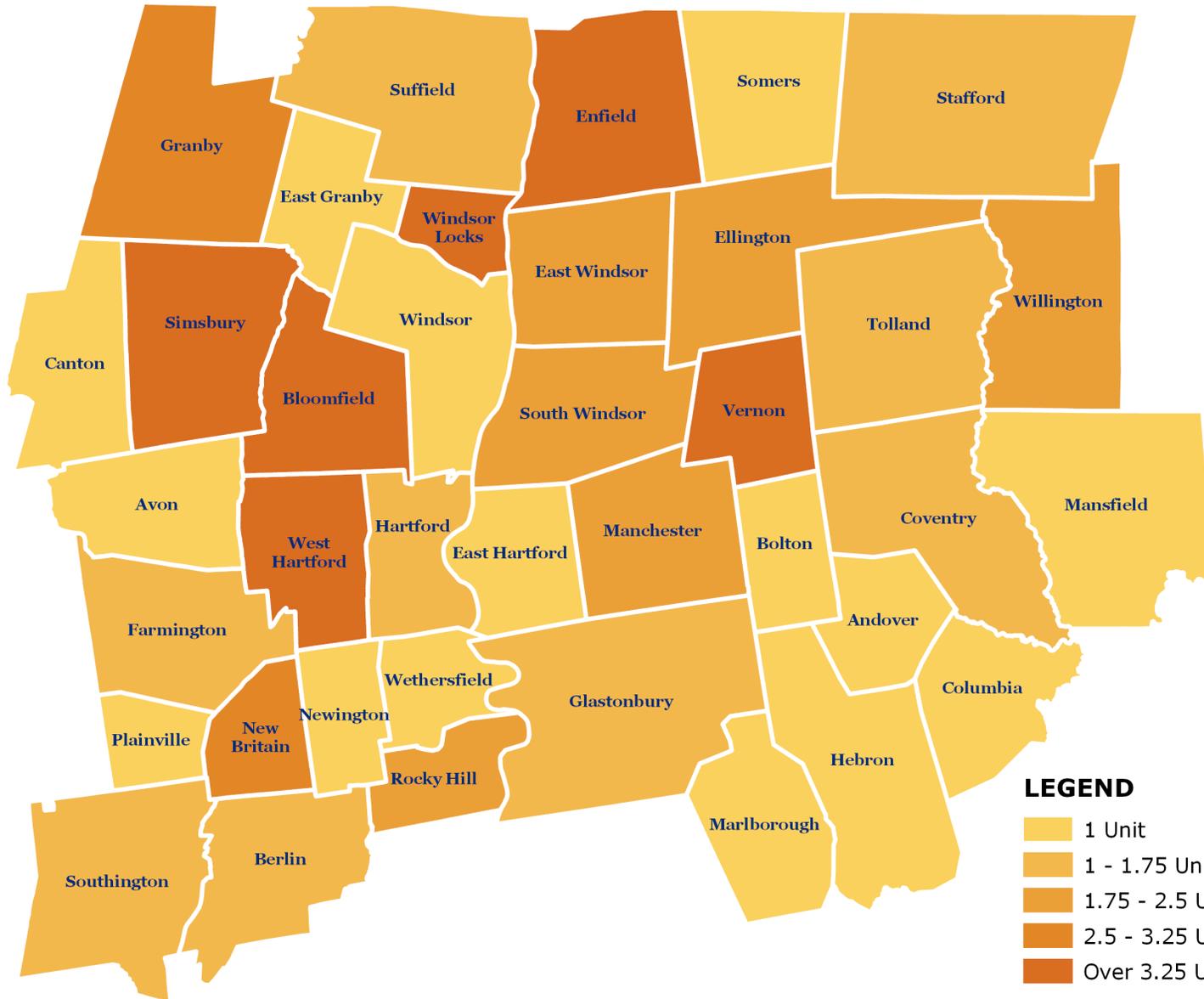
- This data does not include buildings that were redeveloped into residential units, it is only for new construction.
- The concentration of new residential construction built was in the surrounding suburban communities. Urban and communities with high amounts of already developed land, such as Hartford and Wethersfield, tended to have fewer new building permits issued.

LEGEND

- Under 50
- 50 - 100
- 100 - 150
- 150 - 200
- Over 200

UNITS BUILT PER BUILDING PERMIT 2015-2019

Source: US Department of
Housing & Urban Development



Things to Note:
• Suburban communities have built significant quantities of new multi-unit housing in recent years.

LEGEND

- 1 Unit
- 1 - 1.75 Units
- 1.75 - 2.5 Units
- 2.5 - 3.25 Units
- Over 3.25 Units

Economic Factors

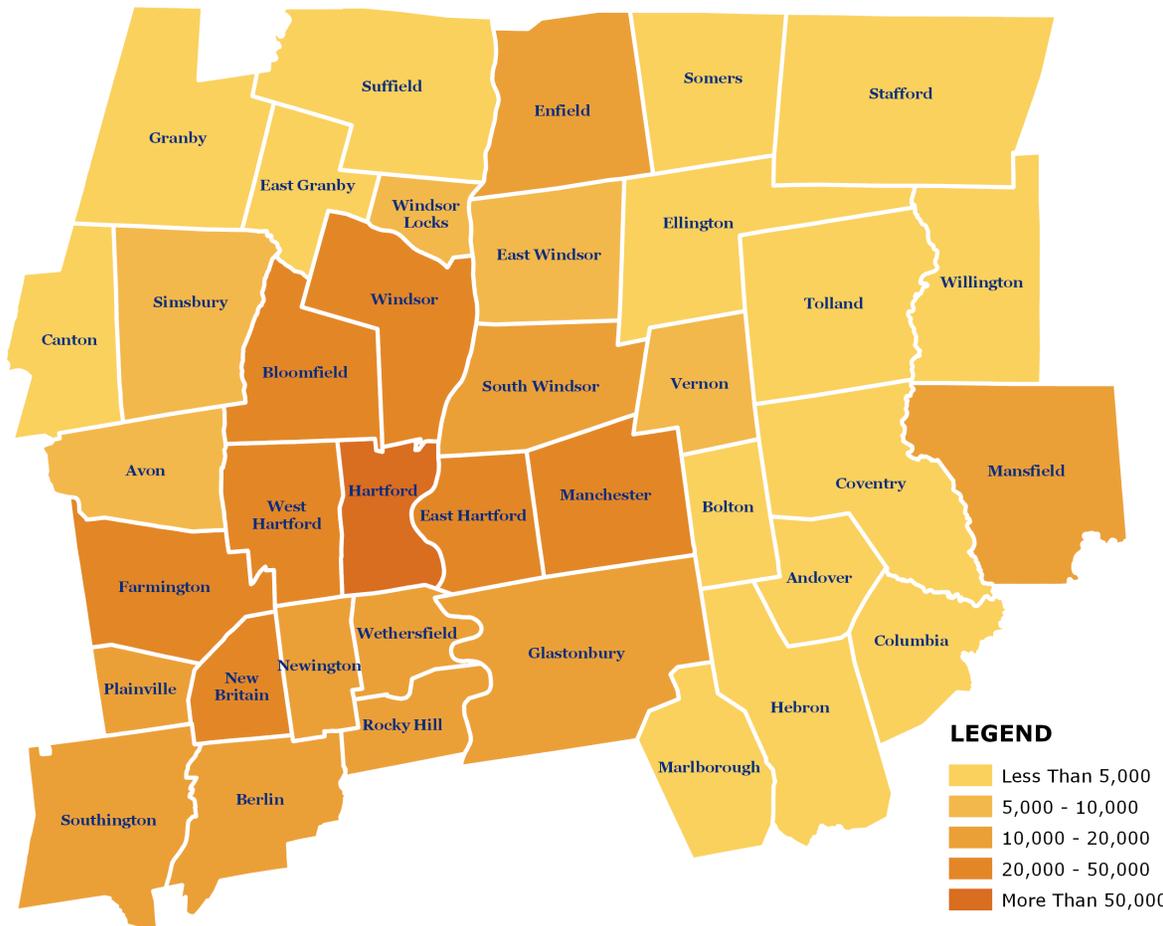
Commuting

Proximity to employment can be an important factor in selecting a location to live. Finding affordable housing that is far away from one's job can result in commuting costs offsetting the money saved on rent or a mortgage. Many of the communities located closer to Hartford tend to be quite expensive but have access to transit or shorter commutes. Below is a map showcasing the number of people commuting to towns to work including people already living in those towns.



Source: On The Map
US Census Bureau

COMMUTING PATTERNS: DESTINATIONS COMMUTERS PER DAY



Things to Note:

- This data is from 2018 and may not accurately depict current commuting patterns, especially amidst the COVID-19 Pandemic. However, many essential workers still had to commute to their jobs, including restaurant staff, doctors and nurses, and transit workers. Some of these workers are low income and would still benefit from affordable housing options near their place of employment.
- Office workers will likely return to offices to some extent and will also benefit from affordable options close to work.
- Even fully remote workers will benefit from housing options to fit their budget.

Potential Solutions:

- Build affordable housing solutions nearby to employment centers to provide ease of access to work, regardless of employment level.

Household Income

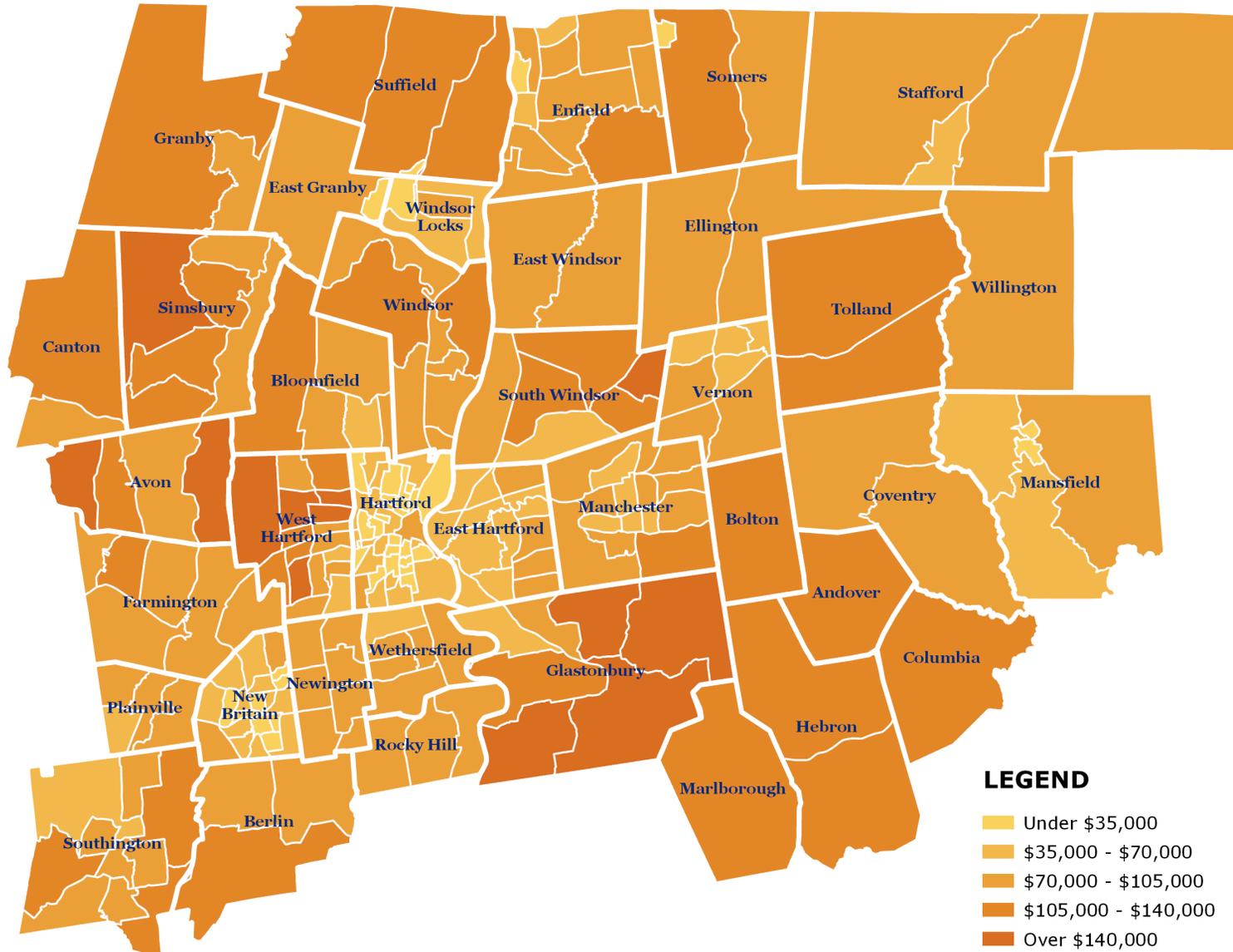
Personal or family income is a major point for determining one's housing situation.



CAPITOL REGION COUNCIL OF GOVERNMENTS

Source: 2019 American
Community Survey
US Census Bureau

MEDIAN HOUSEHOLD INCOME



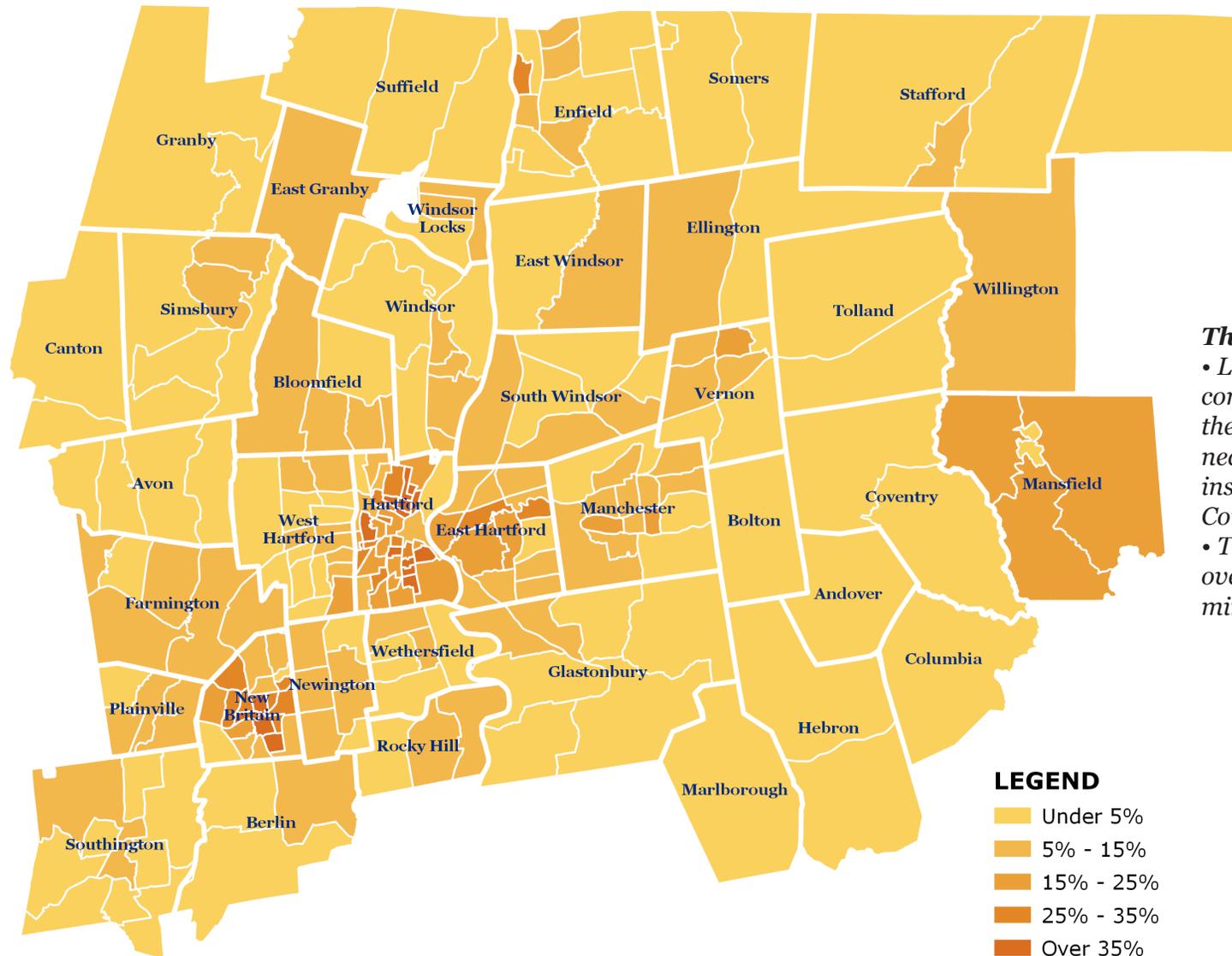
Median Household Income levels also has a strong overlap with the percent of population below the poverty line.



CAPITOL REGION COUNCIL OF GOVERNMENTS

Source: 2019 American
Community Survey
US Census Bureau

BELOW THE POVERTY LINE (% OF POPULATION)



Things to Note:

- Lower income communities tend to be in the major urban centers or nearby major educational institutions (UConn, Central Connecticut State).
- This data has strong overlap with the racial minority data (see page 21).

LEGEND

- Under 5%
- 5% - 15%
- 15% - 25%
- 25% - 35%
- Over 35%

Cost Burden

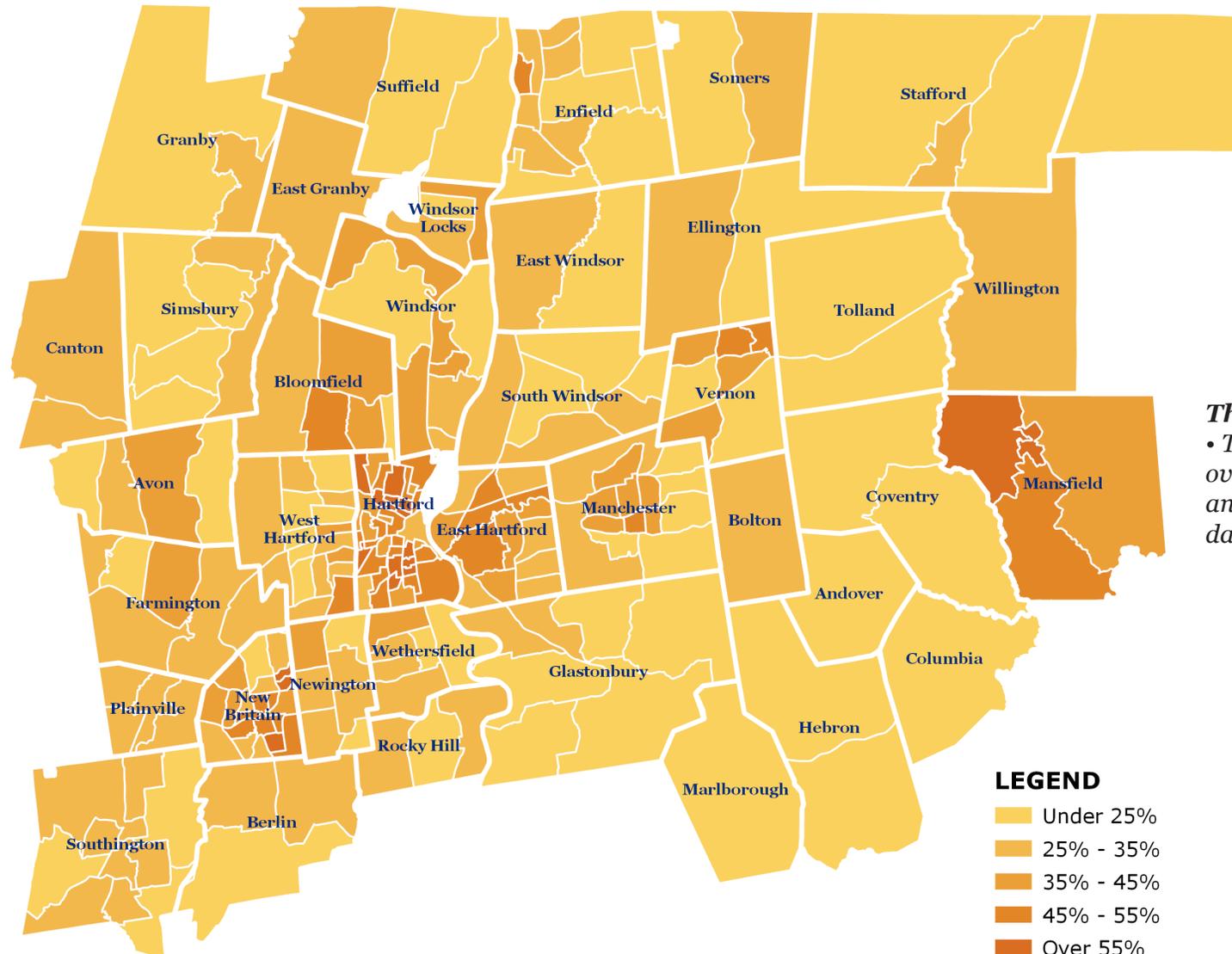
Housing cost burden can seriously impact low- and moderate-income renters and buyers as they may not be able to afford essential goods if they spend too much on housing.



CAPITAL REGION COUNCIL OF GOVERNMENTS

Source: 2019 American
Community Survey
US Census Bureau

HIGH HOUSING COST BURDEN (% OF HOUSEHOLDS)



Things to Note:
• There is again significant overlap with the racial minority and median household income data points.

Overall Assessment & Analysis

Several data sets, including racial and ethnic minority population, median household income, and housing cost burden, have significant overlap. Targeting housing solutions to low income and housing cost burdened people and families will help with racial equity. In the long term, affordable home ownership plans can also help narrow the racial wealth gap by allowing families to build generational wealth through land ownership.

Elderly populations tend to live in higher proportions in lower density, less walkable communities with lower access to transit. Self-sufficient retirement communities can be a good solution, but these can be expensive to low-to-medium income families. Accessory dwelling units can help provide a lower-cost solution to these families, while keeping elderly people close to immediate families. Smaller housing units, such as middle

housing (duplexes, triplexes, etc.), can also help fill in the gap for elderly populations as well. This issue will only become more acute as the baby boomer population continues to age.

Younger populations (ages 20 to 34) are likely to suffer from housing cost burden. This segment of the population will also benefit from downsized housing options, such as accessory dwelling units or middle housing. Furthermore, younger people tend to prefer areas with proximity to shops, restaurants, and nightlife, plus access to public transit and higher quality bicycle and pedestrian infrastructure. Creating these new spaces, or modifying existing spaces with these amenities, could be attractive to young adults. Many of the areas with high numbers of subsidized housing units have many of those units go unoccupied. This shows that there is a surplus of subsidized units in locations where

there are many and a shortfall in places that don't have many units. Strategies, such as increasing the income thresholds for subsidized housing, could help to fill these unoccupied units.

All advancements on housing affordability ultimately help advance CRCOG's Regional Plan of Conservations and Development goals around providing a diverse range of housing options that fit people's budgets. CRCOG encourages towns to consider the role that new housing approaches, such as transit-oriented development, accessory dwelling units, and middle housing, can play in expanding the types of housing opportunities available in a community. These approaches can help create a robust, vibrant, and equitable housing stock in the Capitol Region for years to come.



Appendix

A:

Neighborhood descriptions from the Home Owners' Loan Corporation in 1935-1940 concerning a majority Black/POC and immigrant community, which was deemed to be ineligible for federal loans. The repercussions of these decisions are still being felt in these communities today.²⁶

FORM B
10-1-37

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Land slopes toward the river where it is subject to floods in time of high water.

b. Favorable Influences. Centralness of location.

c. Detrimental Influences. A slum area.

d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

a. Occupation Laborers & domestic b. Estimated annual family income \$ 1,000

c. Foreign-born families 34 %; Italians predominating; d. Negro Yes; 60 %

e. Infiltration of Same; f. Relief families Many

g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
a. Type	<u>2 family</u>	<u>3 family</u>	<u>6/8 rm sgle</u>
b. Construction	<u>Brick & frame</u>	<u>Brick</u>	<u>Frame</u>
c. Average Age	<u>Up to 70 years</u>	<u>Up to 70 years</u>	<u>Up to 70 years</u>
d. Repair	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
e. Occupancy	<u>95 %</u>	<u>95 %</u>	<u>95 %</u>
f. Home ownership	<u>25 %</u>	<u>25 %</u>	<u>30 %</u>
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>0</u>
h. 1929 Price range	<u>\$ 1.5M - 12M</u> 100%	<u>\$ 1.0M - 80M</u> 100%	<u>\$ 5M - 12M</u> 100%
i. 1935 Price range	<u>\$ 4M - 6M</u> 50%	<u>\$ 6M - 0.6M</u> 50%	<u>\$ 2.5M - 6M</u> 50%
j. 1937 Price range	<u>\$ 4M - 6M</u> 50%	<u>\$ 5M - 0.5M</u> 50%	<u>\$ 2.5M - 6M</u> 50%
k. Sales demand	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
l. Activity	<u>None</u>	<u>None</u>	<u>None</u>
m. 1929 Rent range	<u>\$ 20 - 60 *</u> 100%	<u>\$ 20 - 60 *</u> 100%	<u>\$ 35 - 70</u> 100%
n. 1935 Rent range	<u>\$ 10 - 30 *</u> 50%	<u>\$ 10 - 30 *</u> 50%	<u>\$ 17 1/2 - 35</u> 50%
o. 1937 Rent range	<u>\$ 10 - 30 *</u> 50%	<u>\$ 10 - 30 *</u> 50%	<u>\$ 17 1/2 - 35</u> 50%
p. Rental demand	<u>\$ 10 - 25 *</u> per unit	<u>\$ 10 - 25 *</u> per unit	<u>\$ 17 1/2 - 30</u> per unit
q. Activity	<u>Poor</u>	<u>Poor</u>	<u>Fair</u>

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS: The city's oldest residential section which has gradually drifted into a slum area now mainly occupied by Negroes. It is a very congested neighborhood containing scattered plants and a variation in type of dwelling from small singles to multi-family with prices largely theoretical in view of the many tax and sacrifice sales. South of the railroad, are found combination stores and dwellings and this portion, as well as along the eastern boundary, is particularly subject to floods. There has been a sizeable amount of demolition on the part of institutional holders and they will no longer lend in this section.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE FOURTH AREA NO. D-1

FORM B
10-1-37

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

a. Description of Terrain. In the west land is very low. In the east, it is flat and higher.

b. Favorable Influences. None.

c. Detrimental Influences. Subject to floods in west and smoke and dirt from railroad in the east.

d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

a. Occupation Laborers; b. Estimated annual family income \$ 900.

c. Foreign-born families 90 %; Italians predominating; d. Negro No; 0 %

e. Infiltration of Same; f. Relief families Quite a number

g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
a. Type	<u>4/6 rm sgle</u>	<u>2 Family</u>	<u>3 Family</u>
b. Construction	<u>Frame</u>	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>Up to 49 years</u>	<u>Up to 40 years</u>	<u>Up to 40 years</u>
d. Repair	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
e. Occupancy	<u>98 %</u>	<u>98 %</u>	<u>95 %</u>
f. Home ownership	<u>86 %</u>	<u>80 %</u>	<u>80 %</u>
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>0</u>
h. 1929 Price range	<u>\$ 3M - 10M</u> 100%	<u>\$ 7M - 12M</u> 100%	<u>\$ 8M - 16M</u> 100%
i. 1935 Price range	<u>\$ 1.5M - 5M</u> 50%	<u>\$ 3.5M - 6M</u> 50%	<u>\$ 4M - 8M</u> 50%
j. 1937 Price range	<u>\$ 1.5M - 6M</u> 50%	<u>\$ 3.5M - 6M</u> 50%	<u>\$ 4M - 8M</u> 50%
k. Sales demand	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
l. Activity	<u>None</u>	<u>None</u>	<u>None</u>
m. 1929 Rent range	<u>\$ 25 - 70</u> 100%	<u>\$ 25 - 60 *</u> 100%	<u>\$ 20 - 50 *</u> 100%
n. 1935 Rent range	<u>\$ 12 1/2 - 35</u> 50%	<u>\$ 12 1/2 - 30 *</u> 50%	<u>\$ 10 - 25 *</u> 50%
o. 1937 Rent range	<u>\$ 12 1/2 - 35</u> 50%	<u>\$ 12 1/2 - 30 *</u> 50%	<u>\$ 10 - 25 *</u> 50%
p. Rental demand	<u>\$ 12 1/2 - 25</u> per unit	<u>\$ 12 1/2 - 25</u> per unit	<u>\$ 10 - 20 *</u> per unit
q. Activity	<u>Fair</u>	<u>Fair</u>	<u>Fair</u>

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS: The three sections bordering the river are regularly subject to floods each year which the inhabitants seem to like for it fertilizes their small gardens. In the northeastern section there is no danger from floods but the area suffers from soot from the railroad yards. Dwellings throughout the area include everything from shacks to two-family and an occasional triple. All are in poor condition and evidence no pride of ownership. The entire area is shunned by lenders and may be classed as "hazardous".

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